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I hereby certify that this correspondence is being facsimile transmitted to the United States Patent Office, number 1-571-273-8300, or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope, or filed electronically and addressed to: Mail Stop AF, Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450, on **November 14, 2011**.

/Michael Chen/

Michael Chen

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/657,456 Confirmation No. 9809
Applicant : Michael Hattersley et al.
Filed : September 08, 2003
TC/A.U. : 3691
Examiner : Shrestha, Bijendra K.
Docket No. : GP-03-01
Customer No. : 30349

Title: METHOD AND SYSTEM FOR UNDERWRITING AND SERVICING FINANCIAL ACCOUNTS

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

TRANSMITTAL

Sir:

Enclosed please find the following:

1. Transmittal (In Duplicate);
2. Response to Office Action Final mailed September 13, 2011 (12 Pages);
3. Certificate of Transmission (In Duplicate);
4. Deposit Account Authorization (In Duplicate);

Claim Fee Calculation:

	Claims After Amendment	Previously Paid For	Present Extra	Rate (\$)	Additional Fee (\$)
Total	20	- 20	= 0	x \$30	\$0
Independent	3	- 3	= 0	x \$125	\$0

The Commissioner is authorized to charge any deficiencies in fees and credit any overpayment of fees to Deposit Account No. **50-2019**. A duplicate of this transmittal is enclosed.

Respectfully submitted,
JACKSON & CO., LLP®

Dated: November 14, 2011

By: /Seong-Kun Oh/
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Attorneys for Applicant(s)

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Customer No.: 30349

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